Case 05-72925 Doc 1 Filed 06/09/05 Entered 06/09/05 14:45:03 Desc Main (Official Form 1) (12/03) Document Page 1 of 26

FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Lopez, Maria All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-9898 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1907 Elm Street Rockford, IL 61102 County of Residence or of the County of Residence or of the Winnebago Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) **Venue** (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Type of Debtor (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Individual(s) the Petition is Filed (Check one box) ☐ Railroad ☐ Stockbroker Chapter 11 ☐ Corporation ☐ Chapter 7 Chapter 13 ☐ Commodity Broker ☐ Partnership Chapter 9 ☐ Chapter 12 ☐ Clearing Bank ☐ Sec. 304 - Case ancillary to foreign proceeding Other Nature of Debts (Check one box) Filing Fee (Check one box) ■ Business ☐ Full Filing Fee attached Consumer/Non-Business Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 200-999 1-15 16-49 50-99 100-199 1000-over П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to More than \$50,000 \$100,000 \$1 million \$10 million \$50 million \$100 million \$100 million \$500,000 Estimated Debts \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100.001 to \$500.001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million 

Official Form (\$\text{\text{03.06.3}}\text{05-72925}  \text{Doc 1}  \text{Filed 06/09/05}	Entered 06/09/05 14:45	
Voluntary Petition Document	Nage 12:10fr26	FORM B1, Page 2
(This page must be completed and filed in every case)	Lopez, Maria	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	ional sheet)
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor: - None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	(To be completed if debtor is require	-
the relief available under each such chapter, and choose to proceed under chapter 7.	Ex	hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Maria Lopez Signature of Debtor Maria Lopez	(To be completed in	f debtor is an individual marily consumer debts) ed in the foregoing petition, declare nat [he or she] may proceed under United States Code, and have
X	X _/s/ WILLIAM L. BALSLEY Signature of Attorney for Debto	r(s) Date
Signature of voint Beeter	WILLIAM L. BALŚLEY	
Telephone Number (If not represented by attorney)	Does the debtor own or have posses a threat of imminent and identifiable safety?	hibit C sion of any property that poses harm to public health or
Date	Yes, and Exhibit C is attached	I and made a part of this petition.
Signature of Attorney  V /s/ WILLIAM L. BALSLEY	■ No	
X /s/ WILLIAM L. BALSLEY Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer
WILLIAM L. BALSLEY Printed Name of Attorney for Debtor(s)	I certify that I am a bankruptcy petit § 110, that I prepared this document provided the debtor with a copy of t	for compensation, and that I have
Balsley & Dahlberg, LLP Firm Name	Printed Name of Bankruptcy Pe	Aidian Duanana
5130 North Second Street Loves Park, IL 61111		·
Address Email: www.balsleylawoffice.com	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)
(815) 877-2593 Fax: (815) 877-7965 Telephone Number	Address	
Date	Names and Social Security num prepared or assisted in preparin	abers of all other individuals who
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	prepared of assisted in preparing	g uns document.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the approp	d this document, attach additional priate official form for each person.
X Signature of Authorized Individual	Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe Procedure may result in fines of the Co. 8 110 10 NO. 8 150	deral Rules of Bankruptcy
Date	U.S.C. § 110; 18 U.S.C. § 156.	

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Maria Lopez			Case No.	
•	·	Deb	tor		
				Chapter	13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	68,000.00		
B - Personal Property	Yes	3	5,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		73,701.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		41,045.98	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,018.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,789.00
Total Number of Sheets of ALL S	Schedules	16			
	Т	otal Assets	73,000.00		
			Total Liabilities	114,746.98	

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In re	Maria Lopez	Case No.
-		Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Real estate located at: 1907 Elm Street Rockford, IL	fee simple	-	68,000.00	68,601.00

Sub-Total > 68,000.00 (Total of this page)

Total > 68,000.00

(Report also on Summary of Schedules)

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In re	Maria Lopez	Case No.
-	<u> </u>	,
		Debtor

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial	Union	Savings Bank - savings	-	25.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Assoc	ated Bank - savings	-	75.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. I	nousehold goods and furnishings	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothir	ng and personal items	-	400.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	Life in:	surance policy- no cash value	-	0.00
				Sub-Tota (Total of this page)	al > 2,000.00

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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	_		Debtor		
		SCHED	ULE B. PERSONAL PROPERT (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Tota	al > 0.00
			(To	Sub-10ta otal of this page)	aı / U.UU

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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In	re Maria Lopez			Case No.	
			Debtor		
		SCHEDULE	B. PERSONAL PROPER (Continuation Sheet)	TY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	2000 Daewoo	0	-	3,000.00
24.	Boats, motors, and accessories.	Χ			
25.	Aircraft and accessories.	Χ			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	Χ			
29.	Animals.	Χ			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	Χ			
33.	Other personal property of any kind not already listed.	X			
				Sub-Tota	al > 3,000.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

 $(Report\ also\ on\ Summary\ of\ Schedules)$ 

(Total of this page)

Total >

5,000.00

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In re	Maria Lopez		Case No.	
_		Debtor	,	

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: [Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Real estate located at: 1907 Elm Street Rockford, IL	735 ILCS 5/12-901	7,500.00	68,000.00
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	400.00	400.00
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Daewoo	735 ILCS 5/12-1001(c)	1,200.00	3,000.00

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Form B6D (12/03)

In re	Maria Lopez	Case No	_
,		Debtor	

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITOD'S NAME	C	Hu	sband, Wife, Joint, or Community	Ç	Ĺ	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	١Ļ	S P U T E	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.			mortgage on real estate	T	E E E			
AMERICA'S SERVICING COMPANY P.O. Box 37297 Baltimore, MD 21297		-	Value \$ 68,000.00				67,500.00	0.00
Account No.	t	H	2000 Daewoo	$\dagger$		T	01,000.00	0.00
CITIZENS FINANCE 6345 North Second Street Loves Park, IL 61111		-						
		L	Value \$ 3,000.00			Ш	5,100.00	2,100.00
Account No. 11-21-281-012	1		real estate taxes for 2004					
WINNEBAGO COUNTY TREASURER Administration Building 404 Elm Street, Room 205 Rockford, IL 61101		-						
		L	Value \$ 0.00			Ш	1,101.00	0.00
Account No.			Value \$					
continuation sheets attached		-	(Total of	Sub this			73,701.00	
			(Report on Summary of S		Tot dul		73,701.00	

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Form B6E (04/04)

In re	Maria Lopez	Case No.
-	<u> </u>	, Debtor

# SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

	the box labeled. Total of the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΓY	YPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of a prointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
$\Box$	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

# ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

## ☐ Deposits by individuals

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

## ☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

## $\square$ Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

# ☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Ω	continuation	cheete	attached

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Form	В6
(10/0	21

In re	Maria Lopez	Case No.	
-		Debtor ,	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	С	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFE SO STATE		LIQU	ISPUTED	AMOUNT OF CLAIM
Account No.			medical	T	T E D		
ACT MEDICAL GROUP P.O. Box 957 Rockford, IL 61105		-			D		20.00
Account No.	1		medical		t	t	
AFFILIATED SURGEONS OF RKFD. P.O. Box 15730 Loves Park, IL 61132-5730		-					134.88
Account No.	$\dagger$	╁	collections for JC Penney and other misc.	$\dagger$	t	t	
ARROW FINANCIAL 21031 Network Place Chicago, IL 60673-1210		-	accounts				
							945.00
Account No.	4		misc. charges				
CAPITAL ONE P.O. Box 85015 Richmond, VA 23285-5015		-					694.00
		L		Sub	tota	<u>,1</u>	094.00
_4 continuation sheets attached			(Total of				1,793.88

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Form B6F - Cont. (12/03)

In re	Maria Lopez	Case No
_		Debtor

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		_					
CREDITOR'S NAME,	CO	н	usband, Wife, Joint, or Community	CO	U N	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G	NL I QU I DA	S P U T E D	AMOUNT OF CLAIM
Account No.			collections for: NiCor Gas and other misc.	Т	D A T E D		
CFC FINANCIAL LLC P.O. Box 909887 Chicago, IL 60690-9887		-	accounts		D		217.00
Account No.	Г	T	collections for Rkfd. Health Physicians, Advanced				
CREDITORS' PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110		-	Care & Treatment Medical Group and other misc. accounts				
							26,798.73
Account No.  DENNIS BREBNER & ASSOCIATES 860 Northpoint Blvd. Waukegan, IL 60085-8211		-	collections for Swedish American Hospital and other misc. accounts				
							1,417.20
Account No. 29360336	Г	T	services			Г	
DIRECTV, INC. Customer Service P.O. Box 92600 Los Angeles, CA 90009		_					158.92
Account No.	Γ	Γ	merchandise			Γ	
FINGERHUT NATIONAL BANK P.O. Box 7999 Saint Cloud, MN 56302-7999		_					268.00
Sheet no1 of _4 sheets attached to Schedule of		_		Subt			28,859.85
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	e)	20,009.00

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Form B6F - Cont. (12/03)

In re	Maria Lopez	Case No.	_
_		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	<u>ا</u> ر	Luc	ack and Mills Toler on Opening in	_	11	П	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NL QU L DATE		AMOUNT OF CLAIM
Account No.			collections for: Cross County Bank and other misc.	Т	T E D		
FIRST NATIONAL COLLECTION BUREAU 3631 Warren Way Reno, NV 89509		-	accounts		D		391.00
Account No.		T	collections for HCS and other misc. accounts			П	
HARVARD COLLECTION SERVICES, INC. 4839 N. Elston Avenue Chicago, IL 60630-2534		-					126.00
Account No.	t	t	merchandise			Н	
J.C. PENNEY P.O. Box 981131 El Paso, TX 79998		-					713.00
Account No.	┢	$\vdash$	collections for: Fingerhut and other misc. accounts			Н	
JEFFERSON CAPITAL SYSTEM 16 McLeland Road Saint Cloud, MN 56303		-					267.00
Account No.	┢	$\vdash$	collection for: Commonwealth Edison, IL Dept. of			H	
NCO FINANCIAL SYSTEMS P.O. Box 66 Aurora, IL 60507-0066		-	Human Services and other misc. accounts				2,089.00
Sheet no. 2 of 4 sheets attached to Schedule of	_	_	S	ubt	ota	1	0.500.00
Creditors Holding Unsecured Nonpriority Claims			(Total of th	nis j	pag	e)	3,586.00

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Form B6F - Cont. (12/03)

In re	Maria Lopez	Case No.	
_		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		_					
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T _ N G	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.			unines		E D		
NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507		-					217.00
Account No.			medical	П	ヿ		
RMH PATHOLOGISTS c/o PBO, Inc. P.O. Box 1565 Rockford, IL 61110-0065		-					45.00
Account No.	_	┝	medical	Н	$\dashv$		
ROCKFORD HEALTH SYSTEMS Rockford Memorial Hospital 2400 N. Rockton Avenue Rockford, IL 61103		-					80.70
Account No.		Г	collections for Crusader Clinic, OSF St.Anthony,	П	$\dashv$		
ROCKFORD MERCANTILE AGENCY 2502 S. Alpine Road Rockford, IL 61108		-	Rkfd. Health System, Rkfd. Radiology and other misc. accounts				3,694.36
Account No.		H	medical	H	$\dashv$		
ROCKFORD UROLOGICAL ASSOC. 351 Executive Parkway Rockford, IL 61107		-					46.31
Sheet no. 3 of 4 sheets attached to Schedule of		_	S	ubto	otal	l	4.000.07
Creditors Holding Unsecured Nonpriority Claims			(Total of the	iis p	ag	e)	4,083.37

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Form B6F - Cont. (12/03)

In re	Maria Lopez	Case No.	_
_		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)  Account No. 81596133821731  Account No. 9	170.19 778.00
SBC Consumer Bankruptcy P.O. Box 769 Arlington, TX 76004  Account No.  STATE COLLECTION SERVICE, INC. P.O. Box 6737 Madison, WI 53716-0737  Account No.  SWEDISH AMERICAN HOSPITAL 1400 Charles Street P.O. Box 4448 Rockford, IL 61110-0948	
SBC Consumer Bankruptcy P.O. Box 769 Arlington, TX 76004  Account No.  STATE COLLECTION SERVICE, INC. P.O. Box 6737 Madison, WI 53716-0737  Account No.  SWEDISH AMERICAN HOSPITAL 1400 Charles Street P.O. Box 4448 Rockford, IL 61110-0948	
STATE COLLECTION SERVICE, INC.	778.00
## STATE COLLECTION SERVICE, INC. P.O. Box 6737  Madison, WI 53716-0737    Account No.	778.00
SWEDISH AMERICAN HOSPITAL 1400 Charles Street P.O. Box 4448 Rockford, IL 61110-0948	778.00
SWEDISH AMERICAN HOSPITAL 1400 Charles Street P.O. Box 4448 Rockford, IL 61110-0948	
1400 Charles Street P.O. Box 4448 Rockford, IL 61110-0948	
Account No. medical	21.44
SWEDISH AMERICAN MSO 2550 Charles Street P.O. Box 1567 Rockford, IL 61110-0067	58.25
Account No.   collections for Versailles Place and other misc.	
UNITED CREDIT SERVICE, INC. 15 North Lincoln Street P.O. Box 740 Elkhorn, WI 53121-0740	1,695.00
Short no. A of A shorts attached to Schodula of	
Sheet no4_ of _4_ sheets attached to Schedule of  Creditors Holding Unsecured Nonpriority Claims  (Total of this page)	2,722.88
Total (Report on Summary of Schedules)	•

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In re	Maria Lopez	Case No.
•		Debtor
	SCHEDULE G. EXECUTORY	CONTRACTS AND UNEXPIRED LEASES
S		expired leases of real or personal property. Include any timeshare interests. er," "Agent," etc. State whether debtor is the lessor or lessee of a lease. other parties to each lease or contract described.
N	NOTE: A party listed on this schedule will not receive schedule of creditors.	notice of the filing of this case unless the party is also scheduled in the appropriate

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

<sup>0</sup> continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Maria Lopez		Case No.
		Debtor	
	SC	HEDULE H. CODEBTO	ORS
debt repo imm	or in the schedules of creditors. Include all guarar	ntors and co-signers. In community prouse on this schedule. Include all nan	e in a joint case, that is also liable on any debts listed by perty states, a married debtor not filing a joint case should nes used by the nondebtor spouse during the six years
	NAME AND ADDRESS OF CODEBTOR	NAME AND	ADDRESS OF CREDITOR

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Form B6I (12/03)		Document	Page 18 of 26	
In re	Maria Lopez		Case N	0
		Deb	tor(s)	

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether

or not a joint petition is filed, unle	ss the spouses are separated and a joint petition is not filed.				
Debtor's Marital Status:	DEPENDENTS OF DEBTOR	AND S	POUSE		
	RELATIONSHIP	AGE			
Single	son (student)	1	9 years		
Single					
EMPLOYMENT	DEBTOR		SPOUSE		
Occupation					
1 2	Alden-Park Strathmoor				
	nousekeeping				
Address of Employer					
INCOME: (Estimate of average a	monthly income)		DEBTOR		SPOUSE
Current monthly gross wages, sal	ary, and commissions (pro rate if not paid monthly)	\$	2,752.00	\$	N/A
Estimated monthly overtime		\$ _	0.00	<b>\$</b> _	N/A
SUBTOTAL		\$	2,752.00	\$	N/A
LESS PAYROLL DEDUCT	IONS				
a. Payroll taxes and social se		\$	442.00	\$	N/A
b. Insurance	<b>,</b>	\$	292.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify)		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
SUBTOTAL OF PAYROLL	DEDUCTIONS	\$	734.00	\$	N/A
TOTAL NET MONTHLY TAKE	E HOME PAY	\$	2,018.00	\$	N/A
Regular income from operation o	f business or profession or farm (attach detailed statement)	\$	0.00	\$	N/A
Income from real property	•	\$	0.00	\$	N/A
Interest and dividends		\$	0.00	\$	N/A
	payments payable to the debtor for the debtor's use or that of				
dependents listed above		\$ <u> </u>	0.00	\$ _	N/A
Social security or other governme	ent assistance				
(Specify)		\$ <u> </u>	0.00	\$_	N/A
		\$ <u> </u>	0.00	\$_	N/A
Pension or retirement income		\$	0.00	\$ <u> </u>	N/A
Other monthly income		Ф	0.00	Ф	NI/A
(Specify)		<b>&gt;</b> _	0.00	ф —	N/A
		<u> </u>	0.00	<b>5</b> _	N/A
TOTAL MONTHLY INCOME		\$	2,018.00	\$	N/A
TOTAL COMBINED MONTHL	Y INCOME \$ 2,018.00	(Rer	ort also on Summ	ary of	f Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re	Maria Lopez		Case No.	
		Debtor(s)		

# SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-

weekly, quarterly, semi-annually, or annually to show monthly rate.	ily. Pro rate any j	payments made of
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complet expenditures labeled "Spouse."	e a separate sched	lule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	494.00
Are real estate taxes included? Yes No _X_		
Is property insurance included? Yes No _X_		
Utilities: Electricity and heating fuel	\$	185.00
Water and sewer	\$	40.00
Telephone	\$	85.00
Other cable	\$	50.00
Home maintenance (repairs and upkeep)	\$	50.00
Food	\$	350.00
Clothing	\$	60.00
Laundry and dry cleaning	\$	30.00
Medical and dental expenses	\$	50.00
Transportation (not including car payments)	\$	125.00 75.00
Recreation, clubs and entertainment, newspapers, magazines, etc. Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)	Φ	0.00
Homeowner's or renter's	¢	30.00
Life	φ	0.00
Health	φ	0.00
Auto	ф <del></del>	45.00
Other	\$ <del></del>	0.00
Taxes (not deducted from wages or included in home mortgage payments)		0.00
(Specify) real estate taxes	\$	90.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	Ψ	
Auto	\$	0.00
Other	\$ <del></del>	0.00
Other	_ <u>\$</u>	0.00
Other	_ <u>\$</u>	0.00
Alimony, maintenance, and support paid to others	<u>*</u>	0.00
Payments for support of additional dependents not living at your home	\$ <del></del>	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <del></del>	0.00
Other personal care items	\$ <del></del>	30.00
Other	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	1,789.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY] Provide the information requested below, including whether plan payments are to be made bi-weekly, mon regular interval.	thly, annually, or	at some other
A. Total projected monthly income	\$	2,018.00
B. Total projected monthly expenses	\$ <del></del>	1,789.00
C. Excess income (A minus B)	\$	229.00
D. Total amount to be paid into plan each  Monthly	<u> </u>	225.00
(interval)	Ψ	
(11001 1 107)		

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# **United States Bankruptcy Court Northern District of Illinois**

n re	Maria Lopez	Debtor(s)	Case No. Chapter	13
		Decici(s)	Chapter	
	DECLARATIO	N CONCERNING DEBTOR	P'S SCHEDIII I	FS
	DECLARATION	N CONCERNING DEDIOR	K S SCHEDULI	EG .
	DECLARATION UNDE	ER PENALTY OF PERJURY BY	' INDIVIDUAL DI	EBTOR
	I declare under penalty of perju17 sheets [total shown on summary knowledge, information, and belief.	ury that I have read the foregoing sury that I have read the foregoing sury page plus 1], and that they are true		
	-			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

/s/ Maria Lopez Maria Lopez Debtor

Signature

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Form 7 (12/03)

# **United States Bankruptcy Court**

		Northern District of Illinois		
In re	Maria Lopez		Case No.	
		Debtor(s)	Chapter	13
		STATEMENT OF FINANCIAL AF	FAIRS	
not a join	uses is combined. If the case is nt petition is filed, unless the sp	eted by every debtor. Spouses filing a joint petition may filed under chapter 12 or chapter 13, a married debtor rouses are separated and a joint petition is not filed. An f-employed professional, should provide the informational affairs.	nust furnish informa individual debtor er	ation for both spouses whether or agaged in business as a sole
	is 19 - 25. <b>If the answer to an</b>	applicable question is "None," mark the box labeled e sheet properly identified with the case name, case number 1.	"None." If additio	nal space is needed for the answer
		DEFINITIONS		
of the fo	" for the purpose of this form if llowing: an officer, director, ma	business" for the purpose of this form if the debtor is a the debtor is or has been, within the six years immedia maging executive, or owner of 5 percent or more of the ship; a sole proprietor or self-employed.	tely preceding the f	iling of this bankruptcy case, any
	ions of which the debtor is an occurities of a corporate debtor as	ncludes but is not limited to: relatives of the debtor; ge fficer, director, or person in control; officers, directors, and their relatives; affiliates of the debtor and insiders of	and any owner of 5	percent or more of the voting or
	1. Income from employme	nt or operation of business		
None 🗖	business from the beginning two years immediately prec fiscal rather than a calendar joint petition is filed, state in	come the debtor has received from employment, trade, of this calendar year to the date this case was commen reding this calendar year. (A debtor that maintains, or has year may report fiscal year income. Identify the beginn acome for each spouse separately. (Married debtors filiment a joint petition is filed, unless the spouses are separately.)	ced. State also the gas maintained, finanting and ending date under chapter 12	gross amounts received during the acial records on the basis of a es of the debtor's fiscal year.) If a or chapter 13 must state income
	AMOUNT	SOURCE (if more than one)		

2005

\$11,000.00 \$33,000.00 2004 \$31,000.00 2003

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL AMOUNT PAID OWING

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF

DATE OF SEIZURE PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF

**PROPERTY** 

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION NAME AND ADDRESS OF COURT OF CUSTODIAN

DATE OF

CASE TITLE & NUMBER ORDER **PROPERTY** 

DESCRIPTION AND VALUE OF

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or** since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None List all

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

4

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF

PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 824 Sanford Street NAME USED same

DATES OF OCCUPANCY

September, 2004 to April, 2003

Rockford, IL

same

prior to September, 2004

Versaille Apartments East State Street Rockford, IL

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

5

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. Li

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

**TAXPAYER** 

NATURE OF BUILDINGS

**BEGINNING AND ENDING** 

NAME

I.D. NO. (EIN)

**ADDRESS** 

NATURE OF BUSINESS

DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	

Signature /s/ Maria Lopez

Debtor

Maria Lopez

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Torthern District of Inniois	
	Case No.

13

	Debtor(s)	Chapter	13		
	DISCLOSURE OF COMPENSATION OF ATTORN	EY FOR I	DEBTOR(S)		
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the compensation paid to me within one year before the filing of the petition in bankruptcy, or be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy.	agreed to be 1	paid to me, for servi-	l debtor and that ces rendered or to	
	For legal services, I have agreed to accept	\$	1,200.00		
	Prior to the filing of this statement I have received	\$	0.00		
	Balance Due	\$	1,200.00		
2.	2. \$\( \frac{30.00}{} \) of the filing fee has been paid.				
3.	3. The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	4. The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	5. I have not agreed to share the above-disclosed compensation with any other person unle	ess they are me	embers and associate	es of my law firm.	
	☐ I have agreed to share the above-disclosed compensation with a person or persons who copy of the agreement, together with a list of the names of the people sharing in the con			f my law firm. A	
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmatic agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.				
7.	<ol> <li>By agreement with the debtor(s), the above-disclosed fee does not include the following ser Representation of the debtors in any dischargeability actions, judicial lien a adversary proceeding.</li> </ol>		elief from stay action	ons or any other	
	CERTIFICATION				
this	I certify that the foregoing is a complete statement of any agreement or arrangement for pathis bankruptcy proceeding.	ayment to me	for representation o	f the debtor(s) in	
Da	Dated: /s/ WILLIAM L. BALSL	.EY			
	WILLIAM L. BALSLEY				
	Balsley & Dahlberg, Ll 5130 North Second St				
	Loves Park, IL 61111	1661			
	(815) 877-2593 Fax:		65		
	www.balsleylawoffice.	com			

In re

Maria Lopez